

Documenting Poverty, Economic Distress and Challenge in North Carolina

A Report for the Z. Smith Reynolds Foundation

Submitted by the Center on Poverty, Work and Opportunity

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INTRODUCTION AND PRELIMINARY CONCLUSIONS¹

By any measure, North Carolina's modern economic and educational history is one of the strongest success stories of the New South. At the turn of the last century, we had the "highest illiteracy rate in the South" and one of the highest in the nation.² We spent 21 percent of the national average, per pupil, on education³—roughly fifty cents per pupil, per capita (the national average was \$2.84)—"tying Alabama as the lowest in the South."⁴ In 1915, for every dollar spent on education for a black child in Carolina, "\$3.22 was spent on a white child."⁵ The average length of the school term, for all students, was 70.8 days—again lowest in the South (the national average was 144.6 days).⁶ C. Vann Woodard could accurately write, in *Origins of the New South*, that "Starting from further behind than almost any other state, North Carolina began her [educational] movement earlier" and emerged as the most prominent example of the South's "great educational awakening."⁷

The poverty that so frequently accompanies educational deficiency marked our development as well. Economic studies indicate that heading into the twentieth century, North Carolina was "the least productive state" in the nation, with a productivity level less than 25 percent of that in states like California and New York.⁸ In the 1920s, North Carolina ranked forty-first in per capita income.⁹ Rural poverty was particularly pronounced: only 0.9 percent of farming families could boast running water and only 9 percent had telephones.¹⁰ As late as the early 1960s, approximately one-third of North Carolinians lived below then-developing federal poverty standards.¹¹

Dramatically altered public and private investments and policies, massive migration, opened channels of equality and participation, potent commitments to educational attainment and industrial development, changed national commercial patterns, and other sanguine economic and social transformations over the course of a half-century have led North Carolinians to leave the disparaging "Rip Van Winkle State" moniker far behind. In recent decades, the state has been one of the fastest growing in the nation. Poverty, though still troubling, has been markedly reduced—now at least approaching national averages. Changes in educational accomplishment, at both K-12 and higher education levels, have been among the most impressive in the country. And the state can claim metropolitan and intellectual centers that are the envy of much of the world.

Still, North Carolina's unfolding prosperity has proved uneven. As one respected commentator put it:

While the metropolitan areas fretted over how to handle booming growth, many rural areas were worried about survival. One could still find more mobile homes across the state than in most other places in America, including Alabama and Arkansas. Although poverty had been sharply reduced ... more than 35 percent of North Carolinians, or 1.1 million families, still earned less than the amount needed to achieve a basic standard of living at the end of the century.¹²

Since 2000, dramatic changes in the economic landscape have posed additional challenges. Massive "plant closures, worker dislocations and the virtual disintegration of some of our most cherished industries, have made it much tougher to maintain the progress we made during the 1990s."¹³ And these dilemmas appeared even before the historic recession of 2008-2009. Since its onset, North Carolinians have lost their jobs, their homes, their health care coverage, and

essential portions of their wealth at extraordinary rates. Accordingly, present challenges of privation, inequality, indignity, inadequate development and opportunity are both immense and defining.

This study, broadly speaking, explores economic distress, challenge, progress and opportunity in North Carolina. It employs decennial U.S. Census data; American Community Survey estimates; state-captured economic, health and educational measures; urban and rural demographic and wealth studies; and a variety of other reports and resources to draw its portraits and preliminary conclusions. It explores changes, particularly over the last three decades, in growth and demography, education, poverty, employment, housing and community development.

These data reveal that North Carolina has experienced significant, even dramatic, growth in the last two decades. Our population is becoming increasingly urban, though we remain more rural than most states. Like many of our counterparts, we also have growing numbers of persons of color.

Poverty remains higher than national averages. It thwarts overarching goals of both human dignity and community economic development. It is skewed by race, by geography and region, by level of educational attainment, by gender, by family structure, and by age.

Our inquiry also reveals that traditionally-employed county-wide measures of poverty often mask deep levels of severe urban poverty affecting large numbers of North Carolinians. Many of our rural communities are plagued by chronic and persistent patterns of economic distress. But the state's poorest census tracts are more likely to be located in large metropolitan areas that are, otherwise, on average, more prosperous. These communities have generally higher poverty, child poverty, and unemployment rates, and lower high school graduation, average income, and home ownership rates, than their rural counterparts.

It is also the case that economic downturn and dislocation do not strike all communities in North Carolina equally. Some segments of the state have suffered acutely from changes wrought by globalization and wage competition from abroad. Others have seen disproportionate negative impacts from the recession and commercial retractions of recent months.

Anti-poverty and economic development strategies then, unsurprisingly, call for both people-based and place-based initiatives. Impressive progress has been made in educational attainment; though it, too, is marked by disparities in race and locale. Poverty rates remain highest in single-parent, female-headed households.

Place-based economic strategies should be multifaceted, reflecting divergent challenges. Programs and policies should provide special focus on economic distress in: 1) chronically poor, largely rural, Tier One counties; 2) highly-distressed areas of generally more prosperous urban centers; and 3) communities experiencing the situational poverty and unemployment resulting from dramatic economic change and dislocation.

GROWTH AND DEMOGRAPHIC CHANGE

North Carolina in recent years has been shaped by a remarkable and transformative surge in population. In 1980, the Tar Heel State was home to fewer than 6 million people.¹⁴ It was predominantly rural,¹⁵ characterized by a landscape of small towns often dominated by traditional manufacturing industries (textiles, furniture) and agriculture. Racially, it was defined in stark black and white terms. With the exception of a small Native American population, no other racial groups were present in substantial numbers.¹⁶

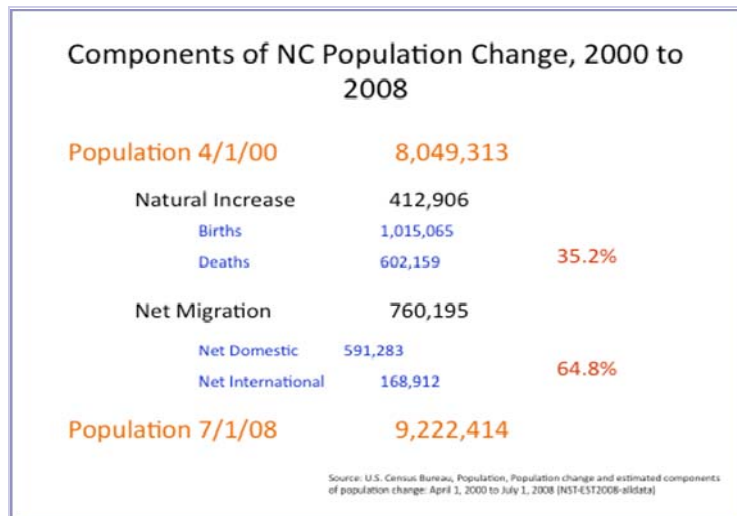


Figure 1. Change in N.C. Population, 2000-2008

By 2000, North Carolina's population surpassed the 8 million mark, an increase of 27 percent from 1980. Sixty percent of the population lived in urban areas.¹⁷ Nine years later, the state had gained an additional 1.3 million residents.¹⁸ By 2030, North Carolina is predicted to have a population exceeding 13 million—an increase of over 50 percent from 2000—making it the seventh most populated state in the country.¹⁹

	Migration to and from North Carolina					
	2004 to 2005			2007 to 2008		
	to NC fr...	fr NC to...	Net	to NC fr...	fr NC to...	Net
Domestic Mig.	235,799	180,317	55,482	274,996	194,009	80,987
International Mig.	10,313	8,005	2,308	10,163	6,248	3,915
Total Migration	246,112	188,322	57,790	285,159	200,257	84,902
FL	23,376	20,673	2,703	33,934	18,130	15,804
VA	24,256	19,690	4,566	27,494	19,915	7,579
SC	18,169	20,600	(2,431)	19,274	24,210	(4,936)
NY	22,206	7,788	14,418	25,636	9,666	15,970
GA	14,159	13,679	480	15,024	14,229	795
CA	13,662	8,524	5,138	14,291	9,632	4,659
TX	10,696	10,249	447	11,682	12,351	(669)
PA	9,750	6,032	3,718	11,416	6,322	5,094
MD	8,508	5,417	3,091	10,741	5,238	5,503
OH	8,117	5,110	3,007	10,016	5,644	4,372
NJ	10,080	3,398	6,682	12,409	3,774	8,635
TN	5,992	7,114	(1,122)	6,714	7,467	(753)
IL	4,962	3,543	1,419	5,095	3,774	1,321
MI	4,823	2,832	1,991	7,805	2,817	4,988
MA	5,194	2,048	3,146	6,203	2,630	3,573
All other states	51,849	43,620	8,229	57,262	48,210	9,052

Figure 2. N.C. In- and Out-Migration

Carolina's growth has been significantly migration-driven. From 2000 to 2008, almost 65 percent of the population increase resulted from net migration to the state (591,283 domestic and 168,912 international). The largest numbers of domestic entrants came from six states: Florida, Virginia, South Carolina, New York, Georgia and California. (Figure 2.)

This growth, while impressive, has not occurred uniformly. Instead, it has been concentrated in metro-

politan counties and near the coast.²⁰ So, while Raleigh, Charlotte and other urban centers experienced rapid population gains, a number of rural counties—especially in the northeast—have seen net population losses.²¹ (Figure 3.)

As a result of these changes, a significantly higher percentage of North Carolinians live in urban settings now than several decades ago: 45.4 percent in 1970; 60.2 percent in 2000. (Figure 4.) According to the 2000 Census, 4.8 million North Carolinians lived in areas considered urban and 3.2 million resided in rural communities.²² Still, we remain less urban than most American states: North Carolina ranks fortieth in percentage of population living in urban areas.²³

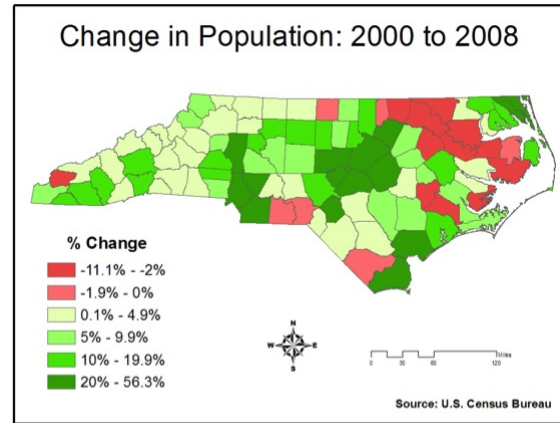


Figure 3. N.C. Population Change, 2000-2008

An examination of the growth in North Carolina's major metropolitan centers pointedly shows the alteration of the state's landscape. Our metro areas are not densely compact urban areas, surrounded by suburbs, as in the Northeast and Midwest. More frequently, they meld city and suburb, presenting economic and social dynamics that cross traditional political domains.

A revealing study by the University of North Carolina's Program on Public Life explores population trends in the state's three dominant metropolitan areas—the Triangle, the Triad and Charlotte—by examining our five most populous counties and their eight adjacent “commuter” counties (where large percentages of residents work in the neighboring county). The share of North Carolinians living and working in these major metropolitan centers has grown significantly in the past four decades. The percentage of the state's jobs created in these urban arenas has risen markedly as well, while more of North Carolina's poorest also live in these metropolitan communities. (Figure 5.)

North Carolina's growth has also brought greater racial and ethnic diversity. In 1980, whites constituted 76 percent of the population; African Americans 22 percent; and Native Americans 1 percent. Hispanics—an ethnic classification not yet employed by the Census Bureau—represented less than 1 percent of the population.²⁴

Figure 4. Rate of Urbanization, N.C. and U.S., 1970-2000

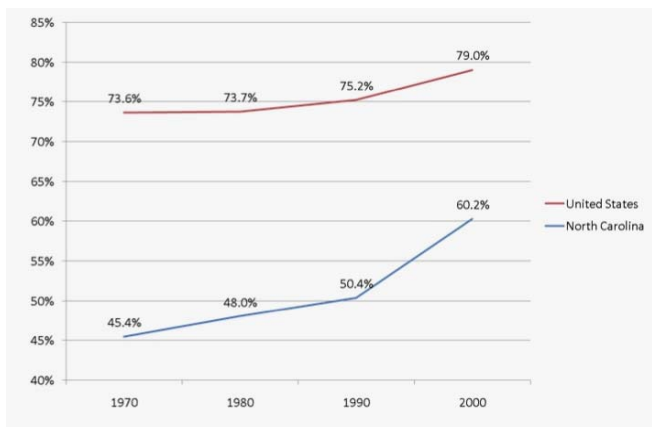
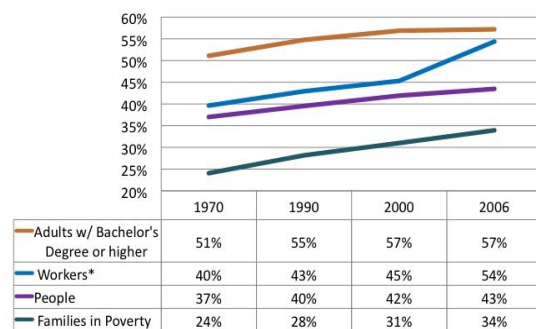


Figure 5. N.C. City-State Metros, 1970-2006



Source: UNC Program on Public Life; U.S. Census Bureau American Factfinder Survey

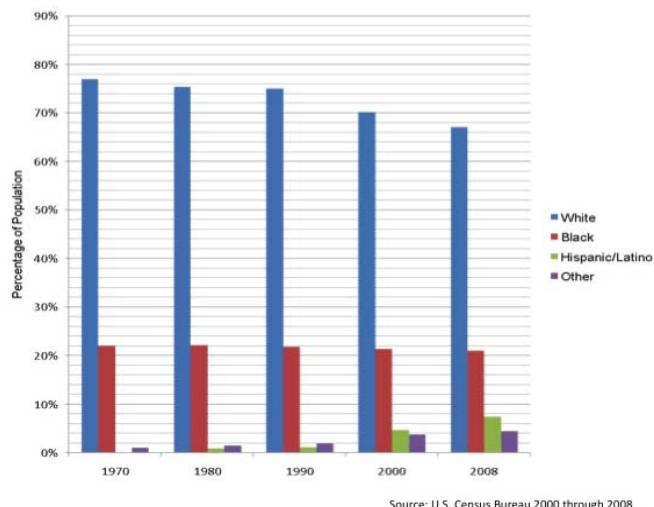


Figure 6. N.C. Population by Race and Ethnicity, 1970-2008

Twenty-eight years later, the state's racial configuration had changed vividly. Although direct comparison with the 1980 Census figures is difficult due to changes in classification, the trends are clear. By 2008, non-Hispanic whites constituted 67 percent of the population. The number of African Americans in North Carolina had increased by a robust 45 percent, and while the percentage of African Americans relative to the overall population diminished slightly, it was still the eighth highest in the U.S. (including D.C.). (Figure 7.) The Native American population, though it remained small compared to the whole, had grown 49 percent.²⁵

The African American population remains highest, on a percentage basis, in an array of counties in the northeastern and eastern part of the state, including Halifax, Northampton, Bertie, Gates, Hertford, Tyrell, Washington, Anson, Robeson, Scotland and Hoke. Still, the largest numbers of African Americans, in absolute terms, live in urban centers. The five counties with the most African Americans—Mecklenburg, Wake, Guilford, Cumberland and Durham—contain over one-third of North Carolina's total black population.²⁶

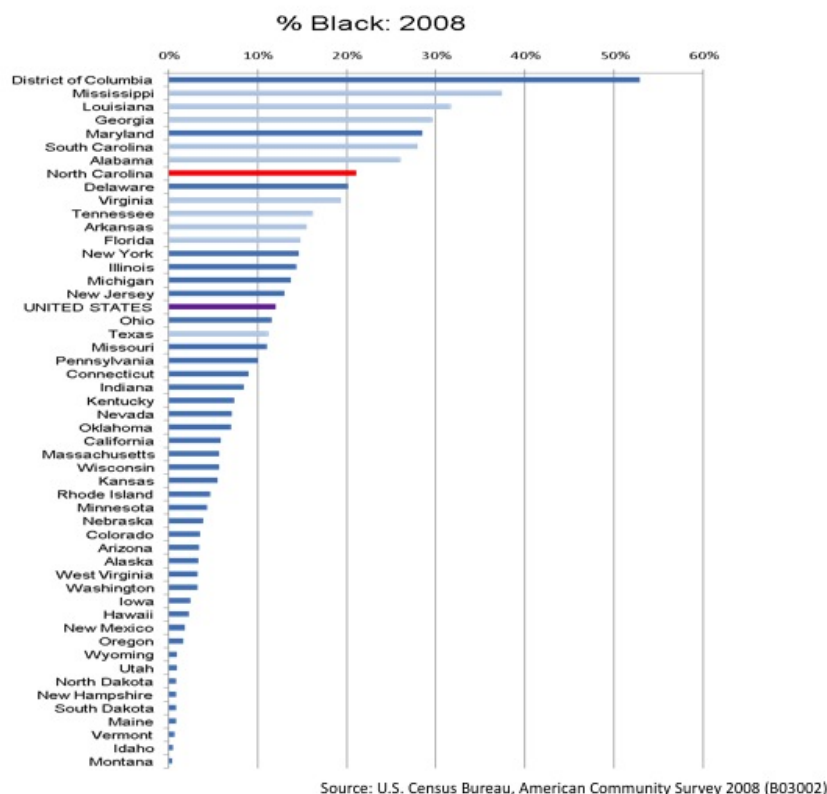


Figure 7. Percent Black by State, 2008

It comes as no surprise that the burgeoning Hispanic population reflects the most significant population change, leaping from under 57,000 in 1980 to almost 700,000 in 2008—an increase of over 1000 percent.²⁷

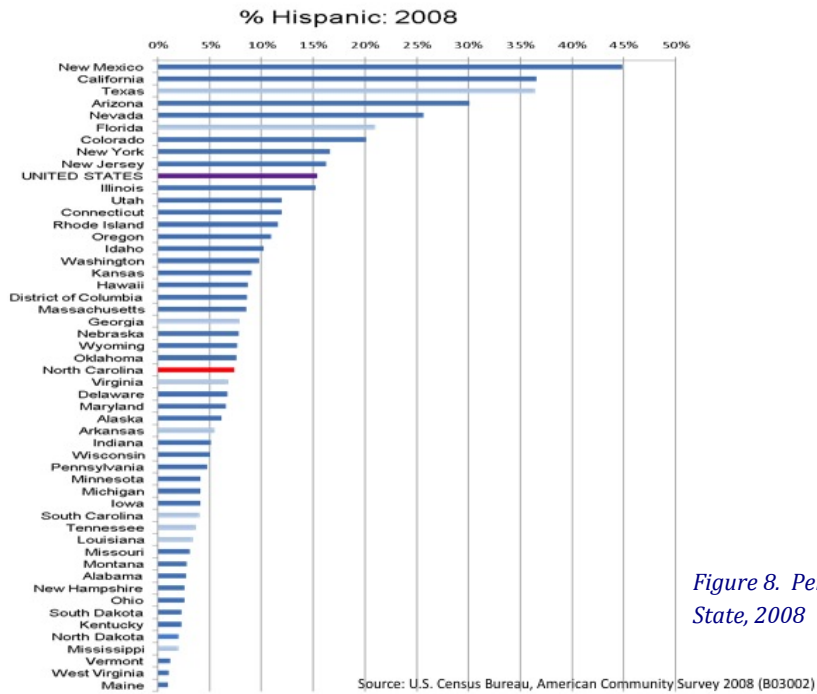


Figure 8. Percent Hispanic by State, 2008

Nonetheless, Hispanics in North Carolina make up a smaller proportion of the population than in many other states. North Carolina ranks only twenty-fifth in the country as a whole, up from fortieth in 1980. (Figure 8.) But between 2000 and 2008, the state posted the fourth highest growth rate in the United States, averaging roughly ten percent per year. (Figure 9.)

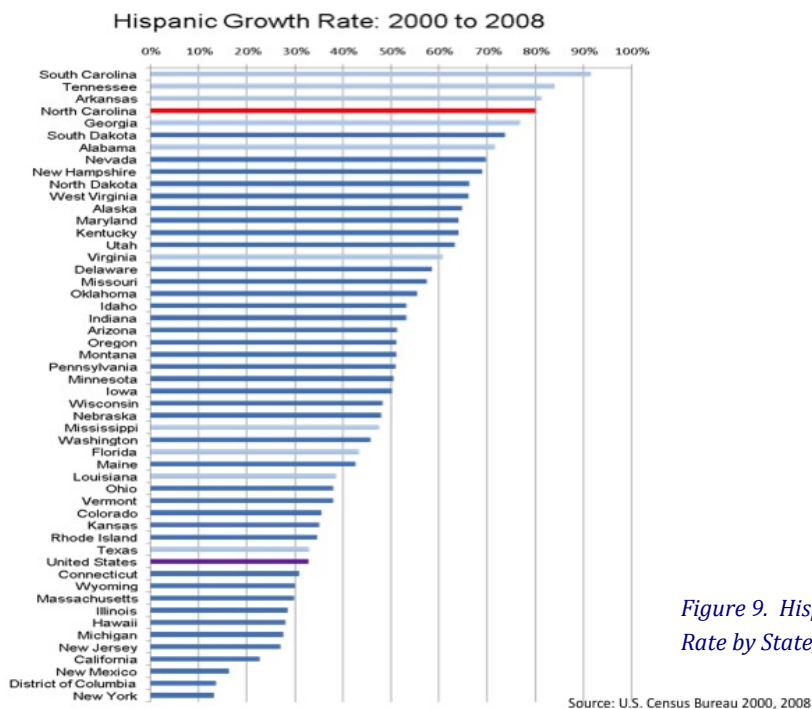


Figure 9. Hispanic Growth Rate by State, 2000-2008

Again, on a percentage basis, higher proportions of Hispanics reside in less densely populated counties—Duplin, Sampson, Johnston, Wilson, Greene, Onslow, Surry, Yadkin, Alamance, Chatham, Montgomery and others. (Figure 10.)

Still, North Carolina’s Hispanic population is predominantly urban. More than 40 percent of Hispanics live in just six urban counties: Mecklenburg, Wake, Cumberland, Forsyth, Durham and Guilford counties.²⁸

Finally, it should be added that for all North Carolinians, household and family structures have become more diverse in the past four decades. In 1970, 72.7 percent of North Carolina households were married-couple families. By 2008, only 49.4 percent of households were such families. (Figure 11.) These figures track national trends very closely, with households in the United States and North Carolina getting smaller and more varied. More than a quarter of all North Carolina households consist of one person living alone. And fewer than half of all households, here and nationally, are married-couple families.

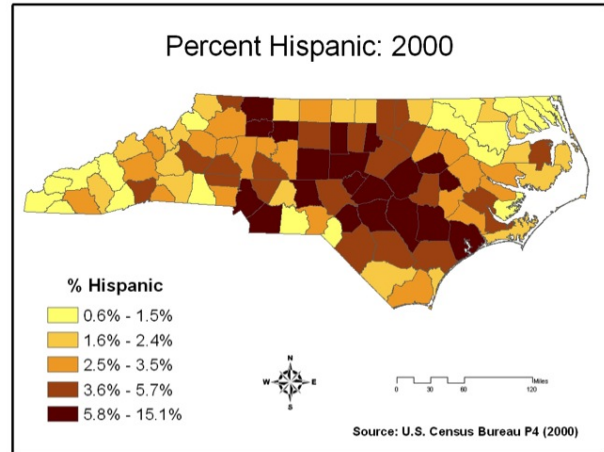


Figure 10. Percent Hispanic by County, 2000

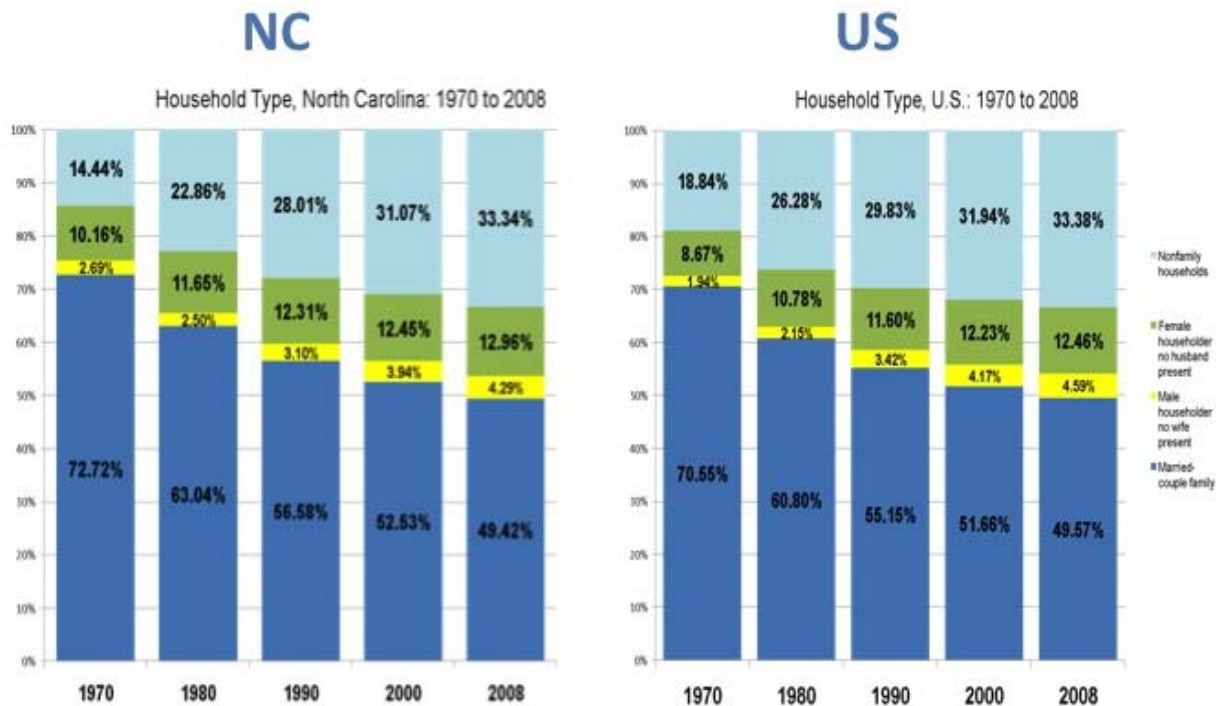


Figure 11. Household Composition, N.C. and U.S., 1970-2008

EDUCATION

If recent decades have brought significant growth to North Carolina, they have resulted in notable progress in education as well. As indicated in the introduction, we began the last century near the rear of the pack. Tar Heel investment in, and commitment to, K-12 public educational development, was historically weak—even for the South. Committed policy changes and significantly improved levels of support over a period of decades made a substantial difference.

U.S. Census data reveal that in 1970, North Carolina ranked forty-eighth among the states in percentage of residents having graduated from high school. Only Kentucky and South Carolina placed lower. By 2008, though still failing to reach the national average, North Carolina had moved up to thirty-eighth. (Figure 12.) The state's five-year high school graduation rate climbed to 71.8 percent, 1.6 percent under the national average.²⁹ (Two southern states—Virginia and Florida—managed to outperform the national average.) The overall change in completed high school education levels from 1970 to 2008 represents the second greatest relative increase in the nation. (Figure 13.)

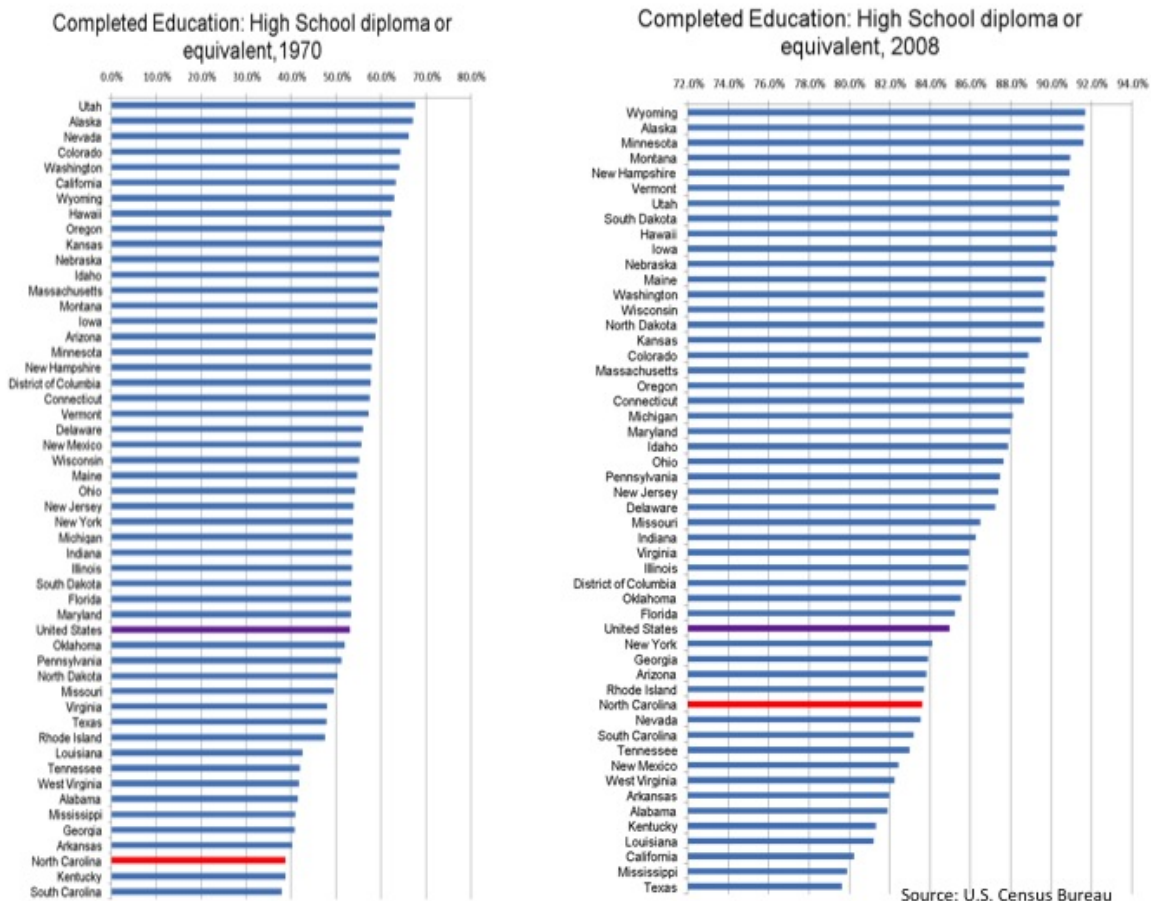


Figure 12. Percent with High School Diploma or Equivalent by State, 1970 and 2008

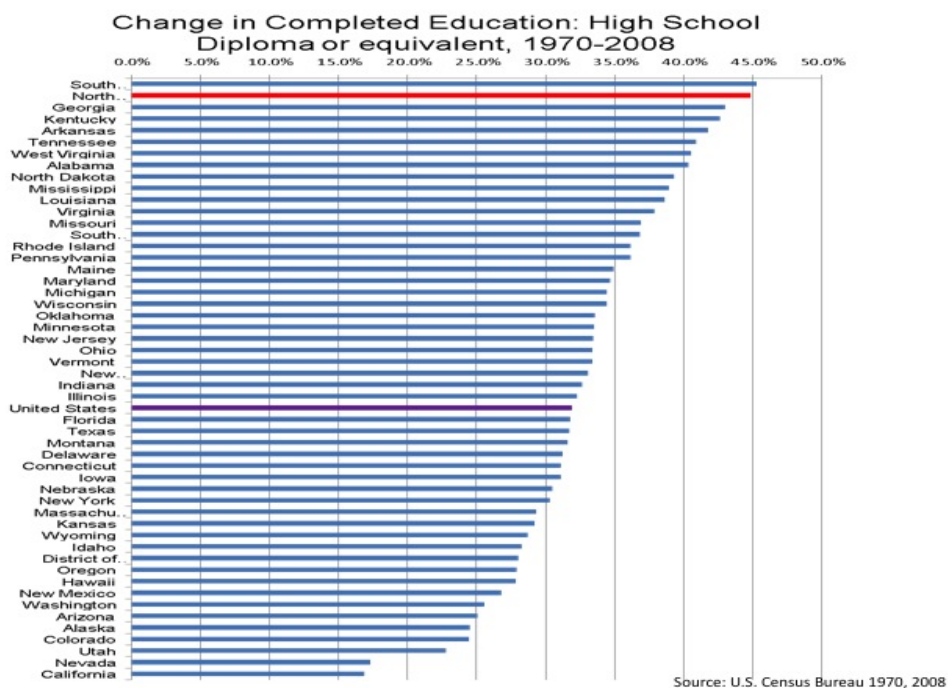


Figure 13. Change in High School Completion Rate by State, 1970-2008

Similar, though less dramatic, results appear in comparisons of the percentage of residents having achieved a bachelor's degree or better. In 1970, we ranked forty-first. Almost four decades later, North Carolina placed twenty-sixth, again achieving one of the stronger rates of comparative positive change in the nation. (Figure 14.)

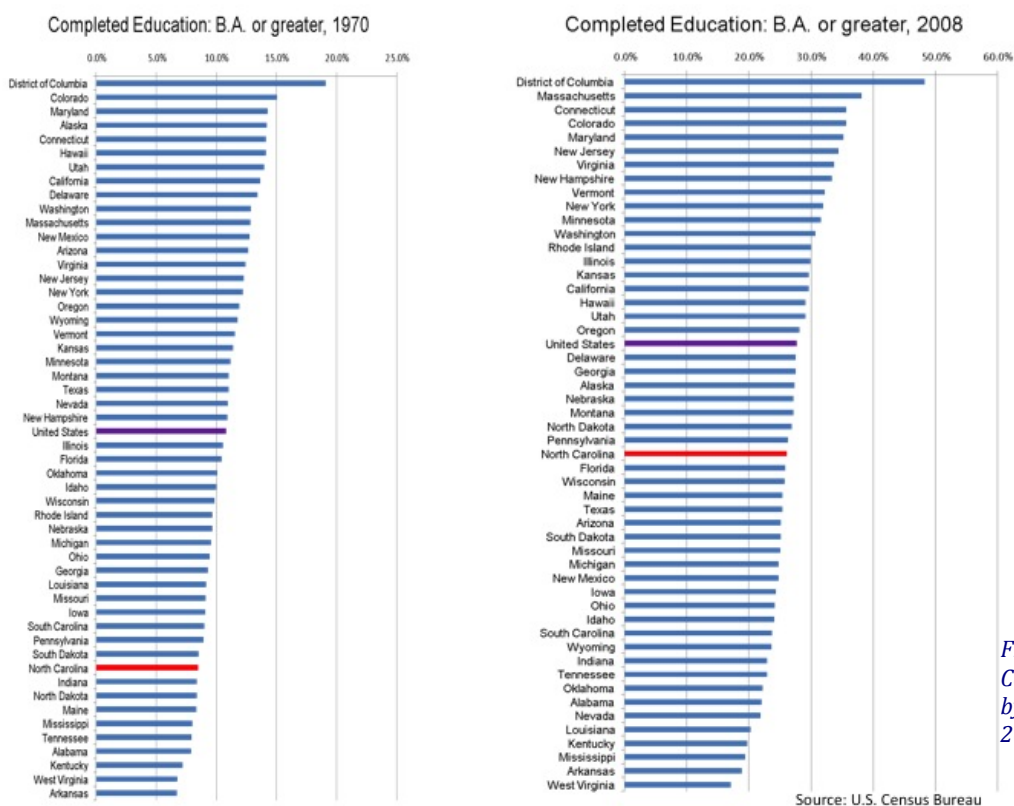


Figure 14. B.A. Completion Rate by State, 1970 and 2008

Still, as with growth and economic development, progress across the state has proven uneven. Mecklenburg, Union, Wake, Orange, Durham, Buncombe, Guilford and Forsyth counties, for example, post graduation rates significantly greater than state averages. Robeson, Duplin, Vance, Warren, Halifax, Northampton, Hertford, Bertie and Tyrell, on the other hand, fare more poorly. (Figure 15.) In some instances, distinctions in graduation rates by county amount to twenty points or more.³⁰ Counties with higher percentages of residents with a college degree fall along similar divides, as do measures of what the U.S. Census refers to as “idle youth”—civilian 16 to 19 year olds neither in school nor in the labor force.³¹

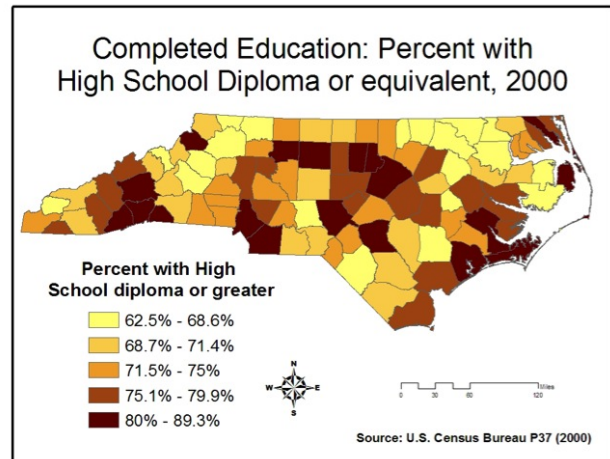


Figure 15. High School Diploma or Equivalent by County, 2000

Even more troubling, educational attainment in North Carolina remains plagued by racial disparity. Slightly over 87 percent of white North Carolinians have graduated from high school, while (an improved) 79.3 percent of African Americans and only 51.7 percent of Hispanics have a diploma. Though almost 30 percent of white Tar Heels have a college degree, only 16 percent of blacks and 12.8 percent of Hispanics do. And the numbers of all three fronts—for both high school and college education—fall at least modestly below national averages. (Figure 16.)

The North Carolina of the twenty-first century is a far cry from the educationally-underdeveloped commonwealth of previous generations. Still, in an information-based, technological age, Carolina’s K-12 public education system has far to go to compete at the highest national and global levels. And educational disparities—based on race, on poverty, on locale—mar both economic opportunity and aspirations of equal human dignity.

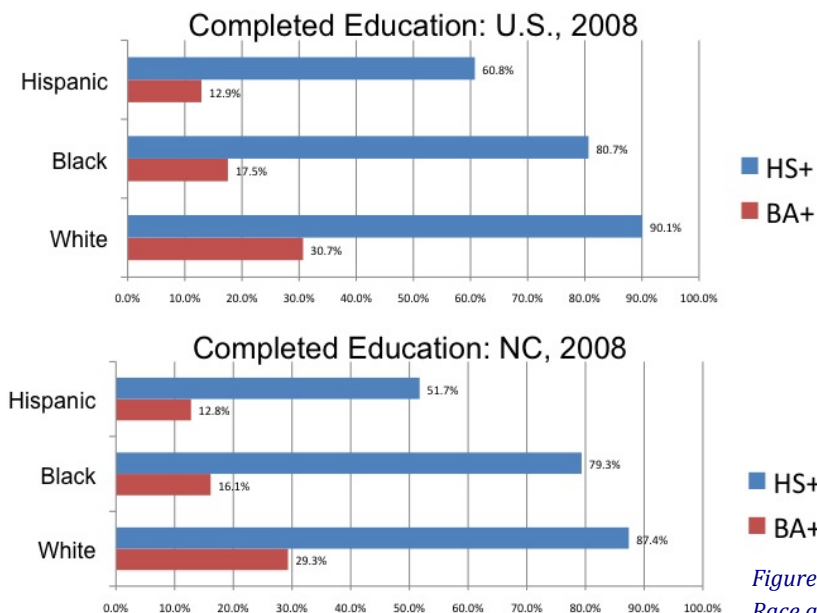


Figure 16. Completed Education by Race and Ethnicity, U.S. and N.C., 2008

POVERTY AND ECONOMIC DISTRESS

North Carolina, thanks to both altered policies and bolstered economic prospects, no longer experiences on a statewide basis the dramatic levels of poverty seen through most of the twentieth century. Examined across the board, rates of distress have significantly diminished in recent years. Nonetheless, some counties, and some communities within counties, still face poverty levels resembling the dismal rates of earlier decades.

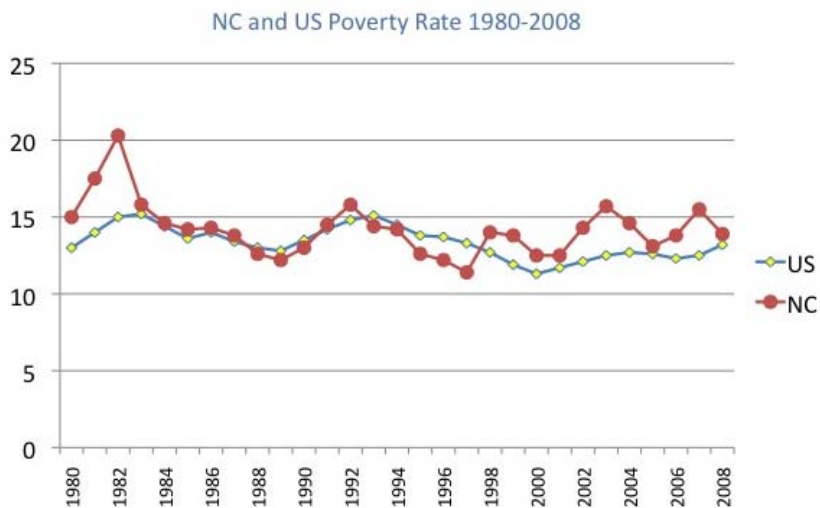


Figure 17. N.C. and U.S. Poverty Rate, 1980-2008

The relative prosperity experienced in the last twenty-five years has not resulted in uniform and widespread economic security. More than one in seven North Carolinians (14.6 percent) live below the federal poverty standard, roughly \$22,000 per annum for a family of four. This represents the sixteenth highest poverty rate in the nation, the rate for the country as a whole being 13.2 percent.³² (The South overall remains the poorest region of the nation.) Correspondingly, the

state's median annual income is the fourteenth lowest in the country.³³

Poverty, of course, carries with it a cascade of interwoven ills: differences in educational opportunity,³⁴ food insecurity,³⁵ neighborhood safety, access to transportation, personal well-being and longevity, environmental health, public and informational infrastructure and the like. Over 42 percent of North Carolinians pay more than 30 percent of household income for rent.³⁶ The 2008 report of the North Carolina Equal Access to Justice Commission, drafted before the potent recent recession, found that 740,000 “North Carolina households—including working families, the elderly, and the disabled—lack affordable safe housing.” At least 80 percent of the legal needs of the poor and near poor are unmet.³⁷ Over fifteen percent of North Carolinians had no health care coverage before the impacts of the 2008-2009 recession were felt. Now it is likely over 20 percent.³⁸

Poverty, in North Carolina and across the nation, is skewed by age: the youngest among us appearing to be the most vulnerable. One in five Tar Heel children lives in poverty, a poverty rate above the still deplorable national average.³⁹ The Annie E. Casey Foundation's annual KIDS COUNT report for 2009 ranks North Carolina as the fourteenth worst state for children after comparing poverty rates, health care coverage and other factors.⁴⁰ And the National Center for Children in Poverty finds that of North Carolina's almost 1.3 million children, 43 percent live in “low income” families.⁴¹

Poverty in North Carolina is skewed by race. Nationally, 9.2 percent of non-Hispanic whites and

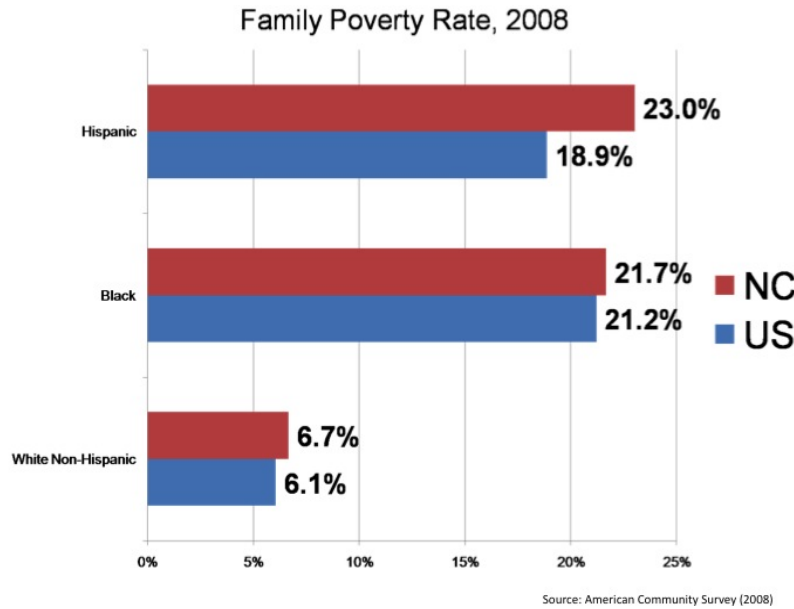


Figure 18. U.S. and N.C. Family Poverty Rate by Race and Ethnicity, 2008

24.7 percent of African Americans live in poverty.⁴² In North Carolina, 9.8 percent of non-Hispanic whites live below the poverty threshold and 25.1 percent of blacks.⁴³ Our state family poverty rate, calculated in the American Community Survey, indicates 23 percent of Hispanics, 21.7 percent of black, and 20.9 percent of Native American families live in poverty, but “only” 6.7 percent of white families.⁴⁴ (Figure 18.)

appear in female-headed households with no husband present. (Figure 19.) North Carolina’s poverty rate for such households is the fourteenth highest in the country.⁴⁵

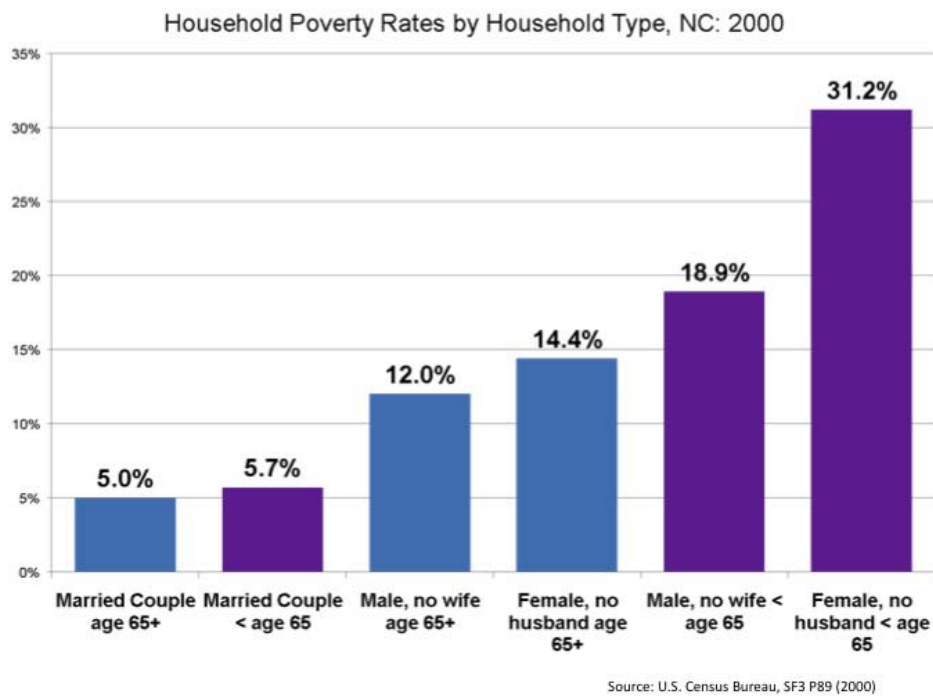


Figure 19. Percent in Poverty by Household Type, 2000

Poverty in North Carolina, finally, is strongly skewed by geography, or region of the state. Although some principally urban and suburban counties—Wake, Mecklenburg, Union, Cabarrus, Chatham, Guilford and others—report relatively low household poverty rates; other counties, most pointedly in the eastern and far western parts of the state—Robeson, Columbus, Bladen, Scotland, Vance, Warren, Halifax, Northampton, Bertie, Martin, Pitt, Edgecombe and Tyrell, for example—experience persistent and troubling poverty rates. (Figure 20.)

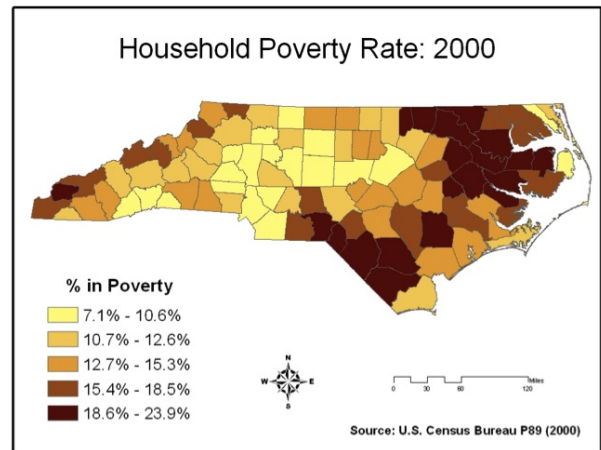
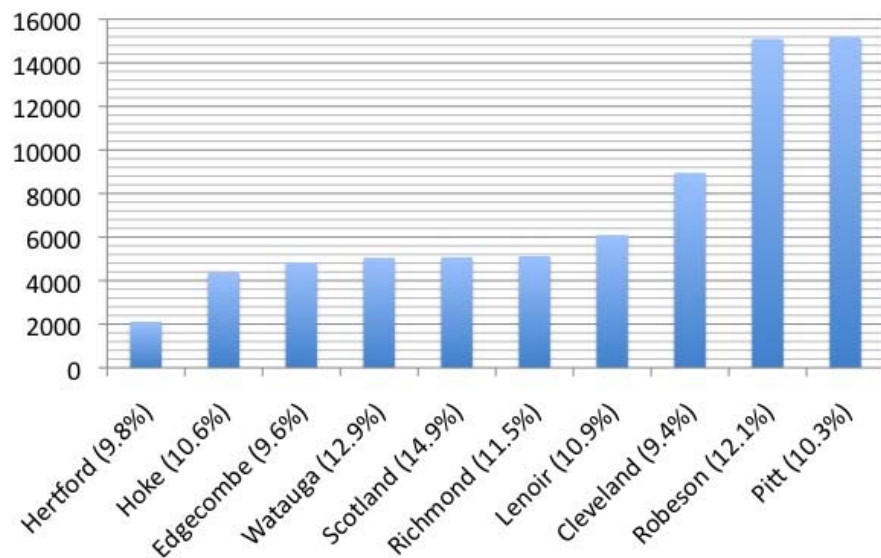


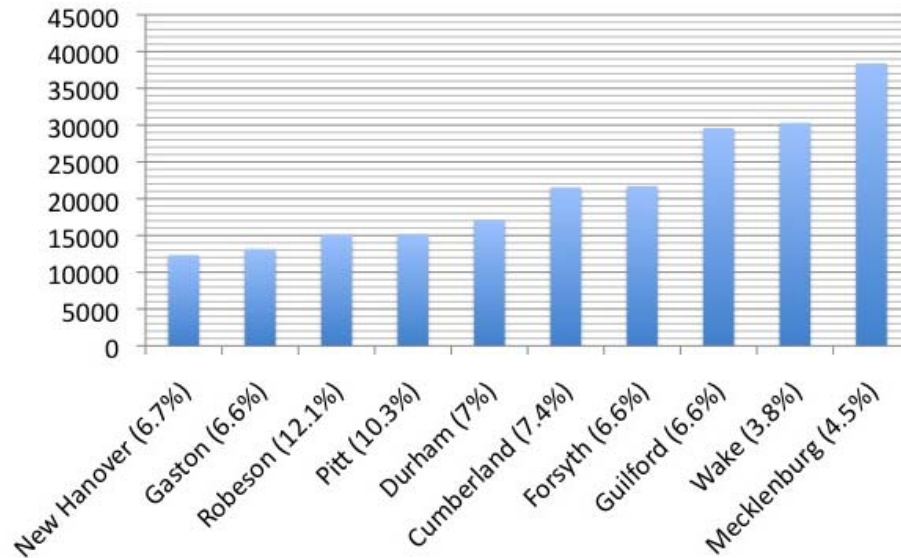
Figure 20. Household Poverty Rate by County, 2000

Extreme poverty—at or below 50 percent of the federal poverty level—is widespread in North Carolina as well and vividly pinpoints pockets of deeply entrenched deprivation. Seven of our counties register extreme poverty in double digits (Hoke, Lenoir, Pitt, Richmond, Robeson, Scotland, Watauga); another five have nine percent or higher (Bladen, Cleveland, Edgecombe, Hertford, Martin). Nevertheless, in absolute terms, far greater numbers of persons live in extreme poverty in Buncombe, Cumberland, Durham, Forsyth, Gaston, Guilford, Mecklenburg, New Hanover and Wake.⁴⁶ (Figures 21 and 22.)



2006-2008 ACS 3-Year Estimates, B17002.

Figure 21. Number of People in Extreme Poverty in N.C. Counties with Highest Rates of Extreme Poverty (percentages represent extreme poverty rate)



2006-2008 ACS 3-Year Estimates, B17002.

Figure 22. Number of People in Extreme Poverty in Counties with Highest Numbers of Extreme Poverty (percentages represent extreme poverty rate)

North Carolina’s median household net worth is 63 percent of the national average. In addition, the median net worth of the state’s minority households is but a fraction of that of whites: \$6,694 to \$95,538.⁴⁷ For every \$1.00 owned by white households, households of color own just 14 cents. Almost half—47.8 percent—of North Carolina’s minority households are classified as asset poor (owning insufficient net worth to subsist at the poverty level for three months without income).⁴⁸

It is also likely that the federal poverty threshold is an inadequate measure of hardship. “Living income” calculations attempt to remedy some of the perceived flaws in the federal poverty guidelines by incorporating local costs of living and a wider range of contemporary household expenses in order to determine income levels sufficient to meet a basic, no-frills budget. According to the North Carolina Justice Center, in 2008 a family with two adults and two children must earn \$42,841 annually to afford the actual costs of essential expenses—an amount at 209 percent of the federal poverty level.⁴⁹ By way of comparison, over one-third of North Carolinians lived below 200 percent of the federal poverty level in 2008.⁵⁰ (For more information on living income by county, please see Appendix A.)

A SECOND LOOK AT HIGHLY-DISTRESSED RURAL AND URBAN COMMUNITIES

Understandably, North Carolina's stoutest poverty challenges have been principally regarded as rural phenomena. Tier One, largely rural counties have experienced, and continue to experience, chronic levels of often-debilitating economic distress. Per capita income is higher in urban counties.⁵¹ The poverty rate is higher, on average, in rural counties.⁵² The unemployment rate has historically been higher in rural counties.⁵³ It is easy to conclude that North Carolina is a state of booming, relatively wealthy metropolitan cities and poor, struggling rural communities.

It seems clear, though, that this vision, dependent as it is on county-wide poverty averages, masks deep pockets of poverty in many of North Carolina's otherwise prosperous metropolitan centers. Poverty is a crucial rural concern in this state. It is a dramatic urban problem as well.

The State of North Carolina's Urban Distressed Communities, by Allen Serkin and Stephen Whitlow, makes the point in convincing terms.⁵⁴ The study examined North Carolina's 147 "distressed" census tracts, using the challenging definitions of distress employed by the Appalachian Regional Commission.⁵⁵ Eighty-six of these distressed tracts appear in urban areas, 61 in rural. The identified tracts reflect roughly equal populations of people living below the poverty line: 75,947 in the urban tracts, 78,798 in the rural ones.⁵⁶

Comparing the two groupings, the study concludes that the urban tracts contain higher poverty rates for all ages, lower per capita incomes, higher unemployment rates, higher percentages of racial minorities, higher rates of families with children headed by single women, lower graduation rates, and lower rates of home ownership. (Figure 23.) The study concludes that urban distressed residents are worse off than their rural counterparts. Observe the authors, "Rural distress in North Carolina is marked by its breadth... . Urban distress, however, is marked by its depth."⁵⁷

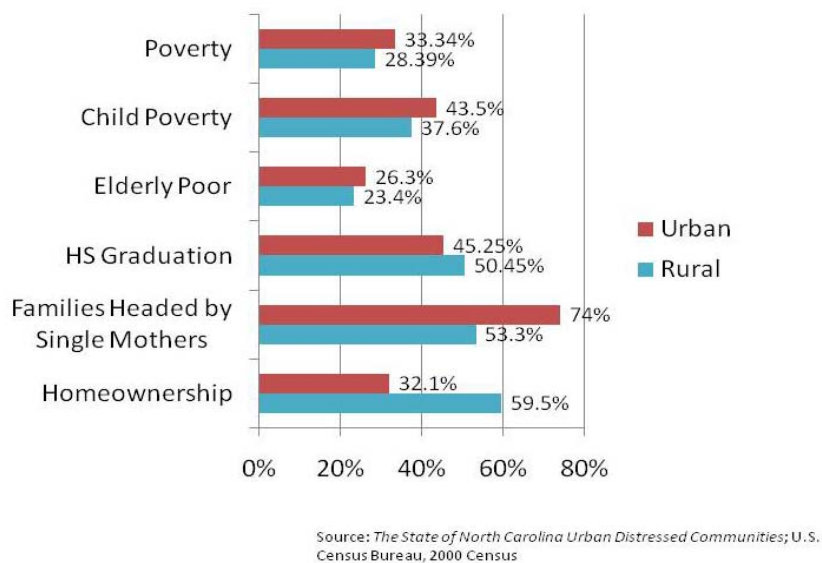


Figure 23. Measures of Economic Distress in "Distressed" Census Tracts

The Serkin and Whitlow study hardly makes the case that urban poverty is more debilitating, broadly speaking, than its rural counterpart. It does demonstrate that a focus on county-wide poverty figures hides very deep and marginalizing pockets of poverty, affecting large numbers of North Carolinians, within the relatively close confines of major urban centers. (Figure 24.)

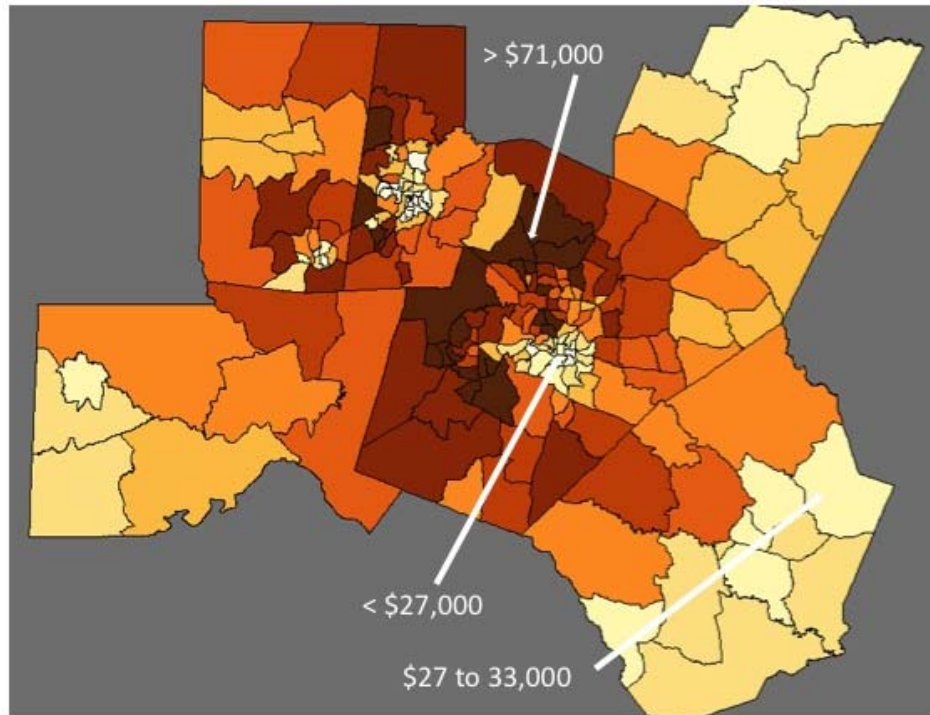


Figure 24. Median Household Income by Census Tract, Wake and Surrounding Counties

THE RECESSION AND ECONOMIC DISLOCATION IN NORTH CAROLINA

This report, by assignment, examines economic distress, challenge and opportunity in North Carolina over the past three decades. It is not meant to be a snapshot of present circumstance. Given the importance of census data to such an inquiry, most statistics reported here necessarily concentrate on the period from 1980 through 2008. As a result, they miss the full force of the massive recession currently plaguing North Carolina and the nation. Still, it seems nonresponsive, or at least incomplete, to fail to explore some of the data revealing the present recessionary impact in North Carolina. The unfolding patterns indicate the intensity of the state's economic challenges. They also reveal an important additional aspect of poverty in North Carolina: its links to economic dislocation and broad national and international changes in economic circumstance.

The graph below tracks the unemployment rate since 2007 for North Carolina and the nation. From April, 2008 to February, 2009 (a ten-month period), the state unemployment rate rose from 5 percent to 11.2 percent. This represents one of the most rapidly rising unemployment rates in the nation. It is accompanied, as noted earlier, by perhaps the greatest rise in uninsured rates in America.

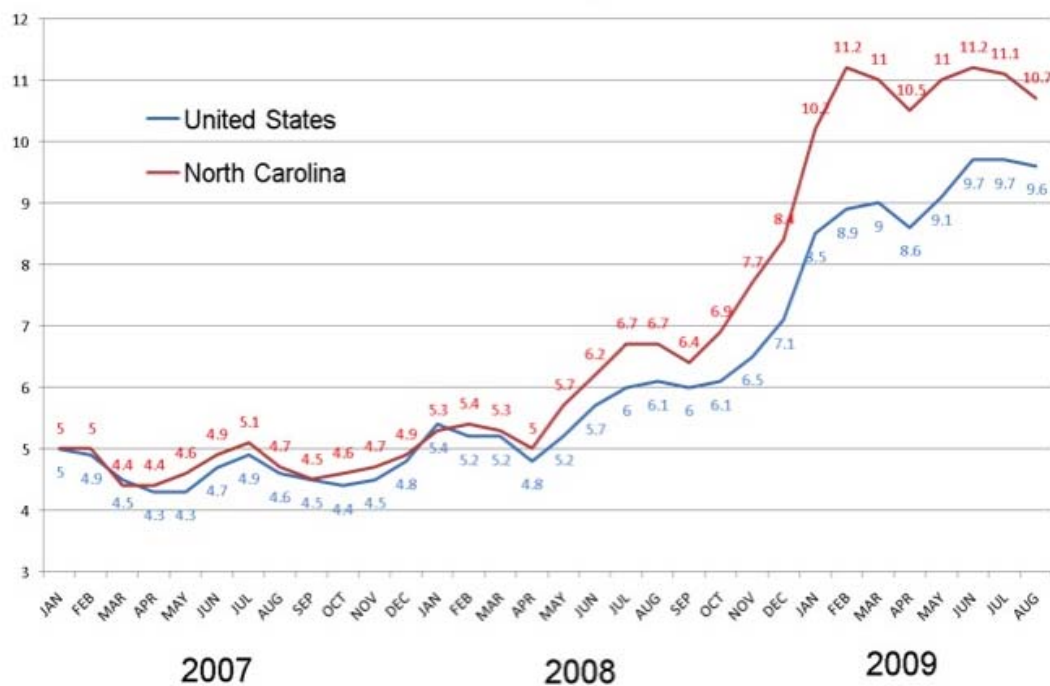


Figure 25. U.S. and N.C. Monthly Unemployment Rate

But even this economic slide, of course, is not felt uniformly across the state. Persistent pockets of high unemployment, for example, in the Catawba Valley of western North Carolina have created acute suffering. The Hickory-Lenoir-Morganton area unemployment rate, already high at 7.9 percent in September, 2008, rose to over 15 percent in the spring of 2009, dipped to 14.1 percent in September, and then crept up incrementally through the remainder of the year. Throughout 2009, the Hickory region had the highest rate of unemployment per month of all North Carolina's Metropolitan Statistical Areas.⁵⁸

Increases in economic distress, resulting from both global market changes and the national recession, have, as a result, expanded regionally. In other words, even with improved educational systems and bolstered family structures, some regions of North Carolina will continue to face daunting economic challenges.

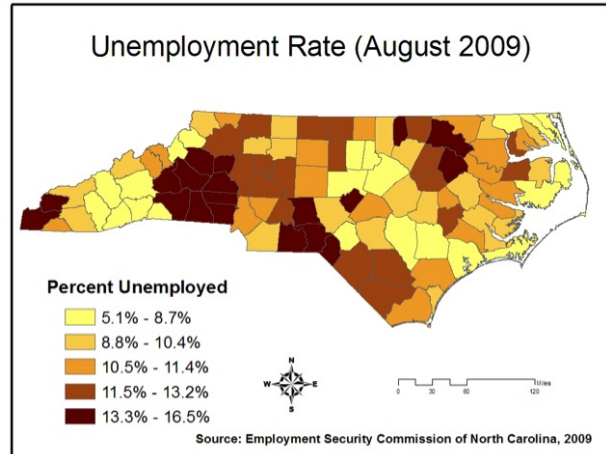


Figure 26. N.C. Unemployment Rate by County, August 2009

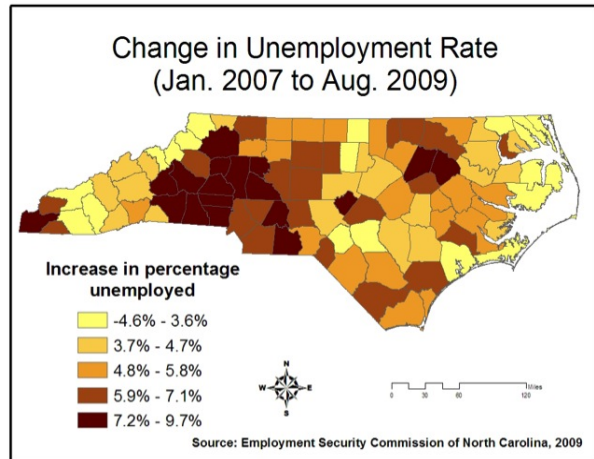


Figure 27. Change in Unemployment Rate by County, 2007-2009

A NOTE ON HOUSING

Although shielded from the worst of the foreclosure crisis,⁵⁹ North Carolina has been hit by a substantial number of filings in the past decade. Foreclosures ticked up considerably in the early 2000s (more than doubling between 2000 and 2003, from 20,841 to 44,338) and, after leveling briefly in 2004 and 2005, they have risen steadily every year since.⁶⁰

At the end of 2009, the North Carolina Administrative Office of the Courts reported 63,341 foreclosures, a 17 percent increase from 2008.⁶¹ Fueled by the recession and the state's persistently high unemployment, the number of homeowners on the verge of losing their homes to foreclosure more than doubled in 2009 compared to the previous year, with little sign of abatement. The Center for Responsible Lending estimates that 135,544 foreclosures will occur between 2009 and 2012.⁶²

Mecklenburg, Guilford, Forsyth and Wake and their surrounding counties are the state's foreclosure hotspots. Mecklenburg alone accounted for 20 percent of the state's foreclosures in 2009.⁶³ A troubling new pattern of foreclosure starts has recently emerged, however, in far western and eastern North Carolina. While the numbers are still comparatively small, counties like Alleghany, Cherokee, Graham, Jackson, Madison and Yancey in the mountains and Brunswick, Carteret, Chowan, Hyde and Pasquotank on the coast, have seen the number of foreclosure starts increase by more than 100 percent between the three month period of October through December 2008 and the same three months in 2009.⁶⁴

Foreclosures destabilize lives and neighborhoods, and drain wealth from homeowners, renters, communities and the state. In addition to lost equity, each foreclosure creates a ripple effect that causes a decline in the value of neighboring houses and weakens the local tax base. One credible study suggests that between 2009 and 2112, 2,227,064 homes in North Carolina will experience foreclosure-related devaluations equaling \$5,184.4 million.⁶⁵

North Carolina's growth has translated into higher housing costs—since 2000, median rent is up 27 percent, median home value is up 34 percent—while income has stagnated in the same period.⁶⁶ Over 740,000 North Carolina households lack affordable housing.⁶⁷ To be able to afford the state's monthly fair market value rent for a two-bedroom apartment, a worker would need to earn \$13.33 per hour, 40 hours per week, 52 weeks a year.⁶⁸

Recent Census Bureau data, while incomplete, suggest that over two in five renters pay more than 30 percent of their household income in rent; over one in five pays 50 percent or more.⁶⁹ Additionally, almost one-third of homeowners with a mortgage pay monthly housing costs greater than 30 percent of their income, with 11 percent spending more than half their income on housing.⁷⁰ Over 14,000 occupied homes in North Carolina lack complete indoor plumbing,⁷¹ over 18,000 lack complete kitchen facilities,⁷² almost 10,000 have no source of heat,⁷³ and 179,139 (5 percent) have no telephone service.⁷⁴

CONCLUSION

North Carolina has experienced dramatic change, impressive growth, and notable economic and educational development in the past three decades, becoming one of the most accomplished and most promising states in the nation. Growth has been significantly driven by domestic migration. The state's population has become increasingly urban, though it remains more rural than most of the country. Like most of the country, North Carolina also has growing numbers of racial minorities.

Despite much progress, poverty remains a daunting challenge—a challenge heightened by race, by region, by age, by sex and by family structure. An array of predominantly rural counties, particularly in both the eastern and western regions of the state, suffers from high and persistent poverty levels. Traditionally-employed, county-wide measures of poverty also mask deep levels of severe urban poverty that affect large numbers of North Carolinians in otherwise relatively prosperous metropolitan areas. These communities can have even higher poverty, child poverty, and unemployment rates, and lower high school graduation, average income, and home ownership rates, than their rural counterparts.

The recent massive recession, and the economic dislocations that preceded it, have had especially harsh impacts on specific regions of the state.

Anti-poverty and economic development strategies require, therefore, both people-based and place-based initiatives. Impressive progress has been made in educational attainment, though it is also marked by disparities in race and locale.

Place-based economic strategies should provide special focus on economic distress in: 1) chronically-poor, largely rural counties; 2) highly-distressed areas of generally more prosperous urban centers; and 3) communities experiencing the situational poverty and unemployment resulting from dramatic economic change and dislocation.

ENDNOTES

¹ This report was written, principally, by Gene Nichol and Heather Hunt of the Center on Poverty, Work and Opportunity at the University of North Carolina for the Z. Smith Reynolds Foundation. Much guidance in its formulation, however, was received from an advisory committee setting the outline and direction for the research project—all faculty members, from a variety of disciplines, at the University of North Carolina: Ferrel Guillory, Jesse White, Paul Voss, Peter Leousis, Daniel Gitterman, Mai Nguyen and Jonathan Morgan. Paul Voss and Jon Breece worked extensively with U.S. Census materials and developed many of the graphics herein. Special thanks, as well, to Mary Fant Donnan of Z. Smith Reynolds for setting course of the effort.

² ROB CHRISTENSEN, *THE PARADOX OF TAR HEEL POLITICS: THE PERSONALITIES, ELECTIONS, AND EVENTS THAT SHAPED MODERN NORTH CAROLINA* 8 (UNC Press, 2008).

³ *Id.* at 305.

⁴ CHRISTENSEN, *supra* note 2, at 42.

⁵ CHRISTENSEN, *supra* note 2, at 45.

⁶ CHRISTENSEN, *supra* note 2, at 42.

⁷ C. VANN WOODWARD, *ORIGINS OF THE NEW SOUTH, 1877-1913* 400-401 (LA. State U. Press, 1951).

⁸ Kris James Mitchener & Ian W. McLean, *The Productivity of U.S. States Since 1880* 2 (Nat'l Bureau of Econ. Research, Working Paper No. 9445, 2003) available at www.nber.org/papers/w9445 (last visited Jan. 31, 2010).

⁹ CHRISTENSEN, *supra* note 2, at 64.

¹⁰ CHRISTENSEN, *supra* note 2, at 111.

¹¹ See, Robert R. Korstad & James L. Leloudis, *Citizen Soldiers: The North Carolina Volunteers and the War on Poverty*, 62 Law & Contemp. Probs., 177, 178 (1999) available at [www.law.duke.edu/shell/cite.pl?62+Law+%+Contemp.+Probs.+177+\(Autumn+1999\)](http://www.law.duke.edu/shell/cite.pl?62+Law+%+Contemp.+Probs.+177+(Autumn+1999)) (noting that in 1961, 37 percent of North Carolina's residents had incomes below the federal poverty line). The N.C. Rural Economic and Development Center estimates that in 1960 roughly 1.8 million of 4.5 million people in North Carolina were poor, www.ncruralcenter.org/databank/trendpage_Poverty.asp.

¹² CHRISTENSEN, *supra* note 2, at 306.

¹³ N.C. PROGRESS BD., *NORTH CAROLINA 20/20 UPDATE REPORT 4* (2005).

¹⁴ U.S. CENSUS BUREAU, 1980 CENSUS, Chapter A, 4, www2.census.gov/prod2/decennial/documents/1980a_ncABC-01.pdf.

¹⁵ *Id.* (Defining "urban" as "comprising all territory, population, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas." Any place that is not urban is by definition rural).

¹⁶ U.S. CENSUS BUREAU, 1980 CENSUS, Chapter C, Table 59, 33, http://www2.census.gov/prod2/decennial/documents/1980a_ncABC-05.pdf.

¹⁷ U.S. CENSUS BUREAU, 2000 CENSUS, Summary File 1, Urban and Rural.

¹⁸ U.S. CENSUS BUREAU, JULY 2009 POPULATION ESTIMATE (2009).

¹⁹ U.S. CENSUS BUREAU, U.S. POPULATION PROJECTIONS, Table 1: Ranking of Census 2000 and Projected 2030 State Population and Change: 2000 to 2030. *But see*, WILLIAM H. FREY, BROOKINGS INSTITUTION, *A ROLLERCOASTER DECADE FOR MIGRATION* (2009) (Noting that the current recession has slowed, or in some cases reversed, migration to Sun Belt states, casting some doubt on earlier prognostications. Nevertheless, while migration to North Carolina decreased in absolute number terms for 2008-09 compared to previous years, it was the second most popular destination state for domestic migrants).

²⁰ U.S. CENSUS BUREAU, U.S. CENSUS BUREAU NEWS, MARCH 19, 2009 available at www.census.gov/Press-Release/www/releases/archives/population/013426.html (last visited Feb. 2, 2010).

(listing eleven counties in N.C. among the 100 fastest-growing counties in the U.S. between 2007 and 2008—Union, Wake, Brunswick, Johnston, Cabarrus, Chatham, Franklin, Pender, Harnett, Mecklenburg and Hoke).

²¹ N.C. Off. of State Budget & Mgmt., *2008 Certified County Population Estimates*, www.osbm.state.nc.us/ncosbm/facts_and_figures/socioeconomic_data/population_estimates/demog/countygrowth_cert_2008.html (last updated Sept. 8, 2009).

²² U.S. CENSUS BUREAU, *supra*, note 17.

²³ N.C. OFF. OF STATE BUDGET & MGMT., *HOW NORTH CAROLINA RANKS 3* (2009) available at http://data.osbm.state.nc.us/staterank/state_rankings.pdf.

²⁴ U.S. CENSUS BUREAU, *supra*, note 16.

²⁵ U.S. CENSUS BUREAU, 2006-2008 AMERICAN COMMUNITY SURVEY 3-YEAR ESTIMATES, B03002. Hispanic or Latino Origin by Race.

²⁶ U.S. CENSUS BUREAU, 2006-2008 AMERICAN COMMUNITY SURVEY 3-YEAR ESTIMATES, B02001. Race.

²⁷ U.S. CENSUS BUREAU, 2008 AMERICAN COMMUNITY SURVEY 1-YEAR ESTIMATES, B03002. Hispanic or Latino Origin by Race: North Carolina.

²⁸ *Id.*

²⁹ N.C. St. Bd. of Educ., Dep't of Pub. Instruction, *Facts and Figures 2008-09*, www.ncpublicschools.org/docs/fbs/resources/data/factsfigures/2008-09figures.pdf (last visited Feb. 2, 2010).

³⁰ Annie E. Casey Foundation, KIDS COUNT Data Ctr., *Cohort Graduation Rate, 2007*, <http://datacenter.kidscount.org/data/bystate/Map.aspx?state=NC&ind=2269> (showing, for example, 44 North Carolina school systems have a graduation rate exceeding Martin County's by 20 or more percentage points) (last visited Jan. 31, 2010).

³¹ U.S. CENSUS BUREAU, 2000 CENSUS, Summary File 3, P38. Armed Forces Status by School Enrollment by Educational Attainment by Employment Status for the Population 16 to 19 Years and 2008 AMERICAN COMMUNITY SURVEY 1-YEAR ESTIMATES, B14005. Sex by School Enrollment by Educational Attainment by Employment Status for the Population 16 to 19 Years (ranking North Carolina twelfth highest among states in "idle youth" and reflecting higher rates in Robeson, Bladen, Hoke, Warren, Vance, Granville and Wilson counties).

³² U.S. CENSUS BUREAU, 2006-2008 AMERICAN COMMUNITY SURVEY 3-YEAR ESTIMATES, S1703. Selected Characteristics of People at Specified Levels of Poverty in the Past 12 Months.

³³ U.S. CENSUS BUREAU, 2006-2008 AMERICAN COMMUNITY SURVEY 3-YEAR ESTIMATES, B19013. Median Household Income in the Past 12 Months (in 2008 Inflation-Adjusted Dollars).

³⁴ *See, e.g.,* Leandro v. State, 488 S.E.2d 249 (N.C. 1997).

³⁵ *See*, MARK NORD, ET AL., U.S. DEPARTMENT OF AGRICULTURE, ECONOMIC RESEARCH SERVICE, HOUSEHOLD FOOD INSECURITY IN THE UNITED STATES, 2008, 20 (2009) (indicating that 13.7 percent of North Carolinians are "food insecure"—experiencing hunger in a land, and a state, of plenty).

³⁶ U.S. CENSUS BUREAU, 2006-2008 AMERICAN COMMUNITY SURVEY 3-YEAR ESTIMATES, B25070. Gross Rent as Percentage of Household Income in the Past 12 Months.

³⁷ N.C. EQUAL ACCESS TO JUSTICE COMM'N, THE INITIAL REPORT OF THE N.C. EQUAL ACCESS TO JUSTICE COMMISSION, EXECUTIVE SUMMARY 7, 8 (2008).

³⁸ N.C. Inst. of Med., *Motion Chart of State Uninsured Rates: 1999-2009*, www.nciom.org/uninsuredstates.html (showing that in March 2009, the rate of growth of uninsured persons in North Carolina is the highest in the U.S.) (last visited Feb. 2, 2010). *See also*, CECIL G. SHEPS CTR. FOR HEALTH SERVS. RESEARCH and N.C. INST. OF MED., UPDATING UNINSURED ESTIMATES FOR CURRENT ECONOMIC CONDITIONS: STATE SPECIFIC ESTIMATES 5 (2009).

³⁹ U.S. CENSUS BUREAU, 2006-2008 AMERICAN COMMUNITY SURVEY 3-YEAR ESTIMATES, S1703. Selected Characteristics of People at Specified Levels of Poverty in the Past 12 Months.

⁴⁰ Annie E. Casey Foundation, KIDS COUNT Data Center, *Children in Poverty (Percent)*, <http://datacenter.kidscount.org/data/acrossstates/Rankings.aspx?loct=2&by=v&order=a&ind=43&dtm=322&tf=35> (last visited Feb. 2, 2010).

⁴¹ Nat'l Ctr. for Children in Poverty, *50-State Demographics Wizard*, www.nccp.org/tools/demographics/ (select "North Carolina" and "Income Level," click "Create Table") (defining "low income" as less than twice the federal poverty threshold) (last visited Jan. 31, 2010).

⁴² U.S. CENSUS BUREAU, 2006-2008 AMERICAN COMMUNITY SURVEY 3-YEAR ESTIMATES, S1703. Selected Characteristics of People at Specified Levels of Poverty in the Past 12 Months.

⁴³ *Id.*

⁴⁴ U.S. CENSUS BUREAU, 2006-2008 AMERICAN COMMUNITY SURVEY 3-YEAR ESTIMATES, S1702. Poverty Status in the Past 12 Months of Families.

⁴⁵ U.S. CENSUS BUREAU, 2006-2008 AMERICAN COMMUNITY SURVEY 3-YEAR ESTIMATES, B17017. Poverty Status in the Past 12 Months by Household Type by Age of Householder.

⁴⁶ U.S. CENSUS BUREAU, 2006-2008 AMERICAN COMMUNITY SURVEY 3-YEAR ESTIMATES, B17002. Ratio of Income to Poverty Level in the Past 12 Months.

⁴⁷ Corp. for Enterprise Dev. (CFED), *2009-2010 Asset and Opportunity Scorecard, Net Worth by Race*, http://scorecard.cfed.org/financial.php?page=net_worth_by_race (last visited Feb. 2, 2010). *See also*, CFED, *Asset and Opportunity Scorecard, Net Worth*, http://scorecard.cfed.org/financial.php?page=net_worth (defining "net worth" as "the sum of assets attributable to any individual age 15 years and older in a household less any liabilities.") (last visited Feb. 2, 2010).

⁴⁸ Corp. for Enterprise Dev. (CFED), *2009-2010 Asset and Opportunity Scorecard, Asset Poverty Rate*, http://scorecard.cfed.org/financial.php?page=asset_poverty_rate (last visited Feb. 2, 2010).

⁴⁹ The living income formula usually calculates the cost of housing, food, childcare, health care, transportation, other necessities and taxes, but excludes work supports and other subsidies. It does not include any margin for the occasional splurge (dining out, movies or entertainment, cable) nor does it allow for accumulation of savings. See, JOHN QUINTERNO, ET AL., N.C. JUSTICE CTR., *MAKING ENDS MEET ON LOW WAGES: THE 2008 NORTH CAROLINA LIVING INCOME STANDARD* (2008).

⁵⁰ U.S. CENSUS BUREAU, 2008 AMERICAN COMMUNITY SURVEY 1-YEAR ESTIMATES, B17002. Ratio of Income to Poverty Level in the Past 12 Months.

⁵¹ U.S. CENSUS BUREAU, 2000 CENSUS, Summary File 3, P82. Per Capita Income in 1999 (Dollars).

⁵² U.S. CENSUS BUREAU, 2000 CENSUS, Summary File 3, QT-P34. Poverty Status in 1999 of Individuals.

⁵³ U.S. CENSUS BUREAU, 2000 CENSUS, Summary File 3, QT-P24. Employment Status by Sex.

⁵⁴ ALLEN SERKIN & STEPHEN WHITLOW, CTR. FOR URB. AND REGIONAL STUD., U. OF NORTH CAROLINA AT CHAPEL HILL, *THE STATE OF NORTH CAROLINA URBAN DISTRESSED COMMUNITIES* (2005).

⁵⁵ *Id.* at 4. The three criteria for distressed tracts are: 1) an unemployment rate greater than or equal to 150% of the North Carolina average unemployment rate; 2) per capita income less than or equal to 67% of the North Carolina average per capita income; and 3) Poverty rate greater than or equal to 150% of the North Carolina average poverty rate.

⁵⁶ SERKIN & WHITLOW, *supra* note 54, at 16 and 18.

⁵⁷ SERKIN & WHITLOW, *supra* note 54, at 22.

⁵⁸ Bur. of Labor Statistics, U.S. Dep't of Labor, *Local Area Unemployment Statistics*, September 2008 and September 2009, <http://data.bls.gov/cgi-bin/dsrv?la> (select "North Carolina," "Metropolitan areas," "Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area," and "unemployment rate"; choose "not seasonally adjusted," and "retrieve data") (last visited Feb. 2, 2010) and the Employment Security Commission of North Carolina, *Civilian Labor Force Estimates for N.C. Metropolitan Statistical Areas, 2009*, <http://eslmi40.esc.state.nc.us/ThematicLAUS/clfasp/CLFAASY.asp> (select "Metropolitan Statistical Areas" and "2009"; click "View Data") (last visited Feb. 2, 2010).

⁵⁹ Gary Robertson, *NC Foreclosure Filings Up by 17 Percent in 2009*, ASSOCIATED PRESS, Jan. 5, 2010, <http://abcnews.go.com/Business/wireStory?id=9485373> (showing that an average of 1 out of 65 homes is in foreclosure in the U.S.; in N.C. that number is 1 in 180) (last visited Feb. 2, 2010).

⁶⁰ N.C. Administrative Office of the Courts, *N.C. Foreclosure Help*, www.ncforeclosurehelp.org/Research.aspx (last visited Jan. 31, 2010).

⁶¹ *Id.*

⁶² CTR. FOR RESPONSIBLE LENDING, *THE FINANCIAL CRISIS IN NORTH CAROLINA AND THE NEED FOR A CONSUMER FINANCIAL PROTECTION AGENCY: SEPTEMBER 2009 ESTIMATES AND PROJECTIONS 1* (2009).

⁶³ N.C. Administrative Office of the Courts, *N.C. Foreclosure Help*, *supra* note 60.

⁶⁴ N.C. Administrative Office of the Courts, *N.C. Foreclosure Starts Hotspots*, www.ncforeclosurehelp.org/global/docs/AOCReportingHotspots.pdf (follow the "NC Foreclosure Data" link) (last visited Jan. 31, 2010).

⁶⁵ CTR. FOR RESPONSIBLE LENDING, *supra* note 62.

⁶⁶ For a comparison of housing costs, see, U.S. CENSUS BUREAU, 2000 CENSUS, Historical Census of Housing Tables: Home Values, www.census.gov/hhes/www/housing/census/historic/values.html; U.S. CENSUS BUREAU, 2006-2008 AMERICAN COMMUNITY SURVEY 3-YEAR ESTIMATES, B25077. Median Value (Dollars) Owner-Occupied Housing Units. For a comparison of median household income, see, U.S. CENSUS BUREAU, 2000 CENSUS, P53. Median Household Income in 1999 (Dollars); U.S. CENSUS BUREAU, 2006-2008 AMERICAN COMMUNITY SURVEY 3-YEAR ESTIMATES, B19013. Median Household Income in the Past 12 Months (in 2008 Inflation-Adjusted Dollars).

⁶⁷ N.C. Housing Coalition, *Addressing the Affordable Housing Crisis*, www.nchousing.org/advocacy-1/advocacy/campaign/addressing_the_need (last visited Jan. 31, 2010) (describing the federal housing policy definition of affordability as housing-related expenses equal to no more than 30 percent of a renter's or homeowner's gross income).

⁶⁸ NAT'L LOW INCOME HOUSING COALITION, *OUT OF REACH 2009: PERSISTENT PROBLEMS, NEW CHALLENGES FOR RENTERS* (2009) (*State Summary Table*, available at www.nlihc.org/oor/oor2009/statesummary.pdf) (last visited Jan. 31, 2010).

⁶⁹ U.S. CENSUS BUREAU, 2006-2008 AMERICAN COMMUNITY SURVEY 3-YEAR ESTIMATES, B25070. Gross Rent as Percentage of Household Income in the Past 12 Months.

⁷⁰ U.S. CENSUS BUREAU, 2006-2008 AMERICAN COMMUNITY SURVEY 3-YEAR ESTIMATES, B25091. Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months.

⁷¹ U.S. CENSUS BUREAU, 2006-2008 AMERICAN COMMUNITY SURVEY 3-YEAR ESTIMATES, B25048. Plumbing Facilities for Occupied Housing Units.

⁷² U.S. CENSUS BUREAU, 2006-2008 AMERICAN COMMUNITY SURVEY 3-YEAR ESTIMATES, B25052. Kitchen Facilities for Occupied Housing Units.

⁷³ U.S. CENSUS BUREAU, 2006-2008 AMERICAN COMMUNITY SURVEY 3-YEAR ESTIMATES, B25040. House Heating Fuel (Showing that thirty-six of the eighty-one counties tallied had over 100 occupied housing units that did not have an identifiable source of heat. Mecklenburg (673), Wake (572), Cumberland (410), Davidson (374) and Forsyth (332) had the highest number of unheated housing units).

⁷⁴ U.S. CENSUS BUREAU, 2006-2008 AMERICAN COMMUNITY SURVEY 3-YEAR ESTIMATES, C25043. Tenure by Telephone Service Available.

APPENDIX A

County	Annual Living Income (1 Adult, 1 Child)	Living Income as Percent of Poverty	Low Income Population	Percent of Low Income Pop.
Alamance	31,343	219.3%	53,781	38.1%
Alexander	26,873	188%	12,155	33.6%
Anson	24,074	168.5%	10,082	43.7%
Ashe	25,404	177.8%	10,824	43.3%
Beaufort	27,335	191.3%	18,497	41%
Bladen	25,471	178.2%	15,282	48.7%
Brunswick	32,106	224.7%	32,829	33.6%
Buncombe	28,616	200.2%	75,119	34.3%
Burke	26,653	186.5%	36,618	42.3%
Cabarrus	33,817	236.6%	44,893	28%
Caldwell	26,873	188%	28,277	36.3%
Carteret	29,380	205.6%	18,247	29.2%
Caswell	27,723	194%	8,709	39.8%
Catawba	26,873	188%	51,279	33.6%
Chatham	35,794	250.5%	18,197	30.2%
Cherokee	24,258	169.7%	10,617	41.1%
Cleveland	30,266	211.8%	38,877	41%
Columbus	26,561	185.9%	23,156	43.3%
Craven	29,184	204.2%	31,360	35%
Cumberland	28,382	198.6%	108,767	37.3%
Currituck	34,989	244.8%	5,215	21.9%
Dare	34,343	240.3%	7,975	24%
Davidson	27,446	192.1%	52,306	34%
Davie	29,082	203.5%	10,735	26.9%
Duplin	25,757	180.2%	27,178	52.4%
Durham	35,555	248.8%	80,074	32.9%
Edgecombe	28,746	201.1%	24,862	49.4%
Forsyth	30,495	213.4%	107,468	32.8%
Franklin	34,981	244.8%	19,220	34.8%
Gaston	32,540	227.7%	67,582	34%
Granville	29,205	204.4%	16,353	31.5%
Greene	26,299	184%	6,861	36.8%
Guilford	32,601	228.1%	146,444	32.6%
Halifax	26,835	187.8%	27,728	51.8%
Harnett	27,944	195.5%	42,363	40.4%
Haywood	26,434	185%	20,628	37.4%
Henderson	28,616	200.2%	29,662	30.1%
Hertford	26,666	186.6%	10,683	49.8%
Hoke	27,682	193.7%	16,316	39.5%
Iredell	30,823	215.7%	43,911	29.4%
Jackson	29,343	205.3%	11,976	37.5%
Johnston	34,537	241.7%	51,129	32.9%
Lee	29,513	206.5%	22,257	39.1%

County	Annual Living Income (1 Adult, 1 Child)	Living Income as Percent of Poverty	Low Income Population	Percent of Low Income Pop.
Lenoir	27,450	192.1%	27,186	48.8%
Lincoln	29,556	206.8%	25,394	35.2%
McDowell	29,145	203.9%	17,217	40.5%
Macon	28,142	196.9%	11,720	38%
Madison	29,642	207.4%	7,033	36.4%
Martin	26,050	182.3%	10,693	46%
Mecklenburg	34,141	238.9%	228,785	27%
Montgomery	27,447	192.1%	12,493	47.5%
Moore	29,657	207.5%	25,564	30.8%
Nash	28,746	201.1%	30,959	34.1%
New Hanover	33,498	234.4%	55,124	29.8%
Northampton	26,835	187.8%	11,241	55.5%
Onslow	27,201	190.3%	51,228	37.4%
Orange	36,868	258%	35,236	30.5%
Pasquotank	31,068	217.4%	13,313	35%
Pender	28,080	196.5%	16,461	34%
Person	26,684	186.7%	12,931	35.7%
Pitt	27,688	193.7%	62,352	42.5%
Randolph	31,165	218.1%	51,812	37.6%
Richmond	26,898	188.2%	22,755	51.1%
Robeson	27,597	193.1%	68,365	54.6%
Rockingham	26,206	183.4%	36,255	39.9%
Rowan	30,762	215.3%	46,600	35.2%
Rutherford	29,257	204.7%	26,153	42.7%
Sampson	25,756	180.2%	29,374	46.8%
Scotland	28,831	201.7%	18,000	52.7%
Stanly	28,519	199.6%	19,171	33.7%
Stokes	\$29,082	203.5%	15,902	35.1%
Surry	\$25,811	180.6%	29,282	40.9%
Transylvania	\$27,413	191.8%	10,847	36.6%
Union	\$33,834	236.8%	45,883	25.4%
Vance	\$27,496	192.4%	21,246	49.9%
Wake	\$38,699	270.8%	177,694	22%
Watauga	\$32,670	228.6%	16,048	41%
Wayne	\$26,872	188%	45,928	42.2%
Wilkes	\$26,705	186.9%	28,329	43.1%
Wilson	\$29,776	208.4%	33,126	44.5%
Yadkin	\$28,806	201.6%	14,104	37.8%

Source: American Community Survey 3-Year Estimates and NC Justice Center, *Making Ends Meet on Low Wages*.